

UNITED STATES BANKRUPTCY COURT
Document Page 1 of 5
FOR THE DISTRICT OF PUERTO RICO

JOSE A. ALVAREZCASANOVA
IRIS N. REYES OLIVO
DEBTORS

CASE 12-10267-MCF

CHAPTER 13

AMENDED CHAPTER 13 PLAN

TO THE HONORABLE COURT:

Debtor in the above-captioned case, hereby amends the Chapter 13 Payment Plan for the first time in this case. The purpose for the amendment is to increase the plan's base in order to make the same sufficiently funded to pay present value and secured claims.

Notice

Parties are granted fourteen (14) days and an additional three days pursuant to Fed. R. Bank P. 9006 (f) if you were served by mail to file objections and that if no objections are filed, the Court could confirm the plan without further hearing.

CERTIFICATE OF SERVICE

I hereby certify that on this same date I electronically filed the above document with the Clerk of the Court using the CM/ECF System which sends notification of such filing to all those who have registered for receipt of notice by electronic mail. I further certify that the foregoing has been served to U.S. Trustee at ustpregion21.hr.ecf@usdoj.gov, Chapter 13 Trustee, Alejandro Oliveras at aorecf@13sju.com and by depositing true and correct copies thereof in the United States Mail, to the non CM/ECF participants and parties in interest that have filed notices of appearance pursuant to G.O. 05-09, included in the service list attached to the original hereof.

In Arecibo, Puerto Rico, this 8th day of July, 2013.

RESPECTFULLY SUBMITTED,

**FELIX M ZENO GLORO
USDC 124212
BOX 1945 ARECIBO PR 00613
TEL 879-1760; 880-1760
tribunal@zenogloro.com**

By: /s/Liavanesa Fontánez Ruiz
LIAVANESSA FONTANEZ RUIZ
USDC 213707

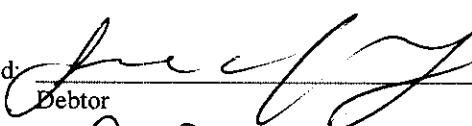
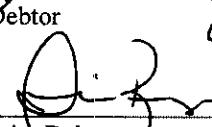
IN RE:

Case No. 12-10267-MCFALVAREZ CASANOVA, JOSE AUGUSTO & REYES OLIVO, IRIS NEREIDAChapter 13

Debtor(s)

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee directly by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: _____		<input checked="" type="checkbox"/> AMENDED PLAN DATED: <u>7/08/2013</u>																																				
<input checked="" type="checkbox"/> PRE <input type="checkbox"/> POST-CONFIRMATION		Filed by: <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other																																				
I. PAYMENT PLAN SCHEDULE <table> <tr><td>\$</td><td>550.00</td><td>x</td><td>12</td><td>=</td><td>\$</td><td>6,600.00</td></tr> <tr><td>\$</td><td>835.00</td><td>x</td><td>48</td><td>=</td><td>\$</td><td>40,080.00</td></tr> <tr><td>\$</td><td></td><td>x</td><td></td><td>=</td><td>\$</td><td></td></tr> <tr><td>\$</td><td></td><td>x</td><td></td><td>=</td><td>\$</td><td></td></tr> <tr><td>\$</td><td></td><td>x</td><td></td><td>=</td><td>\$</td><td></td></tr> </table> <p>TOTAL: \$ <u>46,680.00</u></p> <p>Additional Payments: \$ _____ to be paid as a LUMP SUM within _____ with proceeds to come from:</p> <p><input type="checkbox"/> Sale of Property identified as follows: _____</p> <p><input type="checkbox"/> Other: _____</p> <p>Periodic Payments to be made other than, and in addition to the above: \$ _____ x _____ = \$ _____</p> <p>PROPOSED BASE: \$ <u>46,680.00</u></p> <p>III. ATTORNEY'S FEES (Treated as § 507 Priorities)</p> <p>Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$ <u>2,935.00</u></p>		\$	550.00	x	12	=	\$	6,600.00	\$	835.00	x	48	=	\$	40,080.00	\$		x		=	\$		\$		x		=	\$		\$		x		=	\$		II. DISBURSEMENT SCHEDULE <p>A. ADEQUATE PROTECTION PAYMENTS OR \$ _____</p> <p>B. SECURED CLAIMS: <input type="checkbox"/> Debtor represents no secured claims. <input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows:</p> <ol style="list-style-type: none"> 1. <input type="checkbox"/> Trustee pays secured ARREARS: Cr. _____ Cr. _____ Cr. _____ # _____ # _____ # _____ \$ _____ \$ _____ \$ _____ 2. <input checked="" type="checkbox"/> Trustee pays IN FULL Secured Claims: Cr. BMW FINANCIAL SE Cr. _____ Cr. _____ # 2000313307 # _____ \$ 24,424.55 \$ _____ 3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL: Cr. _____ Cr. _____ Cr. _____ # _____ # _____ # _____ \$ _____ \$ _____ \$ _____ 4. <input type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder: _____ 5. <input type="checkbox"/> Other: _____ 6. <input type="checkbox"/> Debtor otherwise maintains regular payments directly to: _____ <p>C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2)</p> <p>D. UNSECURED CLAIMS: Plan <input type="checkbox"/> Classifies <input checked="" type="checkbox"/> Does not Classify Claims.</p> <ol style="list-style-type: none"> 1. (a) Class A: <input type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: _____ <input type="checkbox"/> Paid 100% / <input type="checkbox"/> Other: _____ Cr. _____ Cr. _____ Cr. _____ # _____ # _____ # _____ \$ _____ \$ _____ \$ _____ 2. Unsecured Claims otherwise receive PRO-RATA disbursements. <p>OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.) See Continuation Sheet</p>	
\$	550.00	x	12	=	\$	6,600.00																																
\$	835.00	x	48	=	\$	40,080.00																																
\$		x		=	\$																																	
\$		x		=	\$																																	
\$		x		=	\$																																	
<p>Signed:  Debtor</p> <p> Joint Debtor</p>																																						

Attorney for Debtor FELIX M ZENO GLORO LAW OFFICEPhone: (787) 879-1760

Debtor(s)

CHAPTER 13 PAYMENT PLAN
Continuation Sheet - Page 1 of 1

TRUSTEE WILL PAY ATTORNEY'S FEES BEFORE ANY SECURED CLAIM AND AFTER ADEQUATE PROTECTION PAYMENTS OF \$350.00 MONTHLY TO BMW FINANCIAL SERVICES UNTIL CONFIRMATION OF THE PLAN.

DEBTOR WILL PROVIDE INSURANCE COVERAGE TO BMW FINANCIAL SERVICES AFTER MATURITY DATE THROUGH EASTERN AMERICAN INSURANCE CO.

ANY SHARES/SAVINGS/DIVIDENDS IN ANY COOP/BANK/ASSOCIATION THAT FILES A PROOF OF CLAIM WILL BE SURRENDERED.

TAX REFUNDS WILL BE DEVOTED EACH YEAR, AS PERIODIC PAYMENTS TO THE PLAN'S FUNDING UNTIL PLAN COMPLETION, THE TENDER OF SUCH PAYMENTS SHALL DEEM THE PLAN MODIFIED BY SUCH AMOUNT, INCREASING THE BASE THEREBY WITHOUT THE NEED OF FURTHER NOTICE, HEARING OR COURT ORDER. IF NEED BE FOR THE USE BY DEBTOR(S) OF A PORTION OF SUCH REFUND, DEBTOR(S) SHALL SEEK COURT'S AUTHORIZATION PRIOR TO ANY USE OF FUNDS.

THE TRUSTEE SHALL PAY SECURED CREDITOR BMW FINANCIAL AS PER CLAIM # 3-1, INCLUDING INTEREST AT THE RATE OF 5.90% (FIXED RATE).

12-10267-MCF13 JOSE AUGUSTO ALVAREZ CASANOVA and IRIS NEREIDA REYES OLIVO
Case type: bk Chapter: 13 Asset: Yes Vol: v US BANKRUPTCY JUDGE: MILDRED CABAN FLORES
Date filed: 12/28/2012 Date of last filing: 07/03/2013

Creditors

Asset Acceptance LLC P.O. Box 2036 Warren Mi 48090	(3689599) (cr)
BMW FINANCIAL SERVICES ATTN: BANKRUPTCY DEPARTMENT 5550 BRITTON PKWY HILLIARD, OH 43026	(3627190) (cr)
BMW FINANCIAL SERVICES 5515 PARKCENTER CIR DUBLIN, OH 43017	(3627189) (cr)
BMW Financial Services NA, LLC P.O. Box 3608 Dublin, OH 43016	(3639520) (cr)
C CANDELARIA PO BOX 3255 MANATI, PR 00674	(3627191) (cr)
Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	(3700175) (cr)
COOP A/C MANATI PO BOX 30562 MANATI, PR 00674-8516	(3627192) (cr)
COOP DE A/C ORIENTAL PO BOX 876 HUMACAO, PR 00792	(3627193) (cr)
EASTERN AMERICA INSURANCE COMPANY PO BOX 9023862 SAN JUAN, PR 00902-3862	(3731756) (cr)
GECRB/SAMS ATTENTION: BANKRUPTCY DEPARTMENT PO BOX 103104 ROSWELL, GA 30076	(3627195) (cr)
GECRB/SAMS PO BOX 965005 ORLANDO, FL 32896	(3627194) (cr)
GECRB/WALMAR PO BOX 965024 EL PASO, TX 79998	(3627196) (cr)
GECRB/WALMAR ATTN: BANKRUPTCY	(3627197)

PO BOX 103104
ROSWELL, GA 30076

(cr)

WALGREEN PR PROFIT SHARING
RETIREMENT PLAN
200 WILMOT ROAD
DEERFIELD, IL 60015

(3627198)
(cr)

PACER Service Center			
Transaction Receipt			
07/08/2013 17:30:25			
PACER Login:	fz0002	Client Code:	
Description:	Creditor List	Search Criteria:	12-10267-MCF13 Creditor Type: All
Billable Pages:	1	Cost:	0.10